

|  |   |   |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
|--|---|---|--------------------------|-----------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|--------------------------|-------------------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--|
| <b>United States Bankruptcy Court</b><br><i>For the District of</i> <u>Utah</u>  |   | <b>Voluntary Petition</b>   |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| Name of Debtor (if individual, enter Last, First, Middle):<br><u>Graff, Michael, Andrew</u>  |   | Name of Joint Debtor (Spouse) (Last, First, Middle):  |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):   |   | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):<br><div style="text-align: right; font-size: 1.2em;"><u>9480</u></div>   |   | Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):   |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| Street Address of Debtor (No. & Street, City, and State):<br><u>3116 W 8565 S</u><br><u>West Jordan, UT</u> <div style="float: right; border: 1px solid black; padding: 2px; font-size: 0.8em;">ZIP CODE<br/><u>84088</u></div>  |   | Street Address of Joint Debtor (No. & Street, City, and State):<br><div style="float: right; border: 1px solid black; padding: 2px; font-size: 0.8em;">ZIP CODE</div>   |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| County of Residence or of the Principal Place of Business:<br><u>United States</u>   |   | County of Residence or of the Principal Place of Business:  |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| Mailing Address of Debtor (if different from street address):<br><div style="float: right; border: 1px solid black; padding: 2px; font-size: 0.8em;">ZIP CODE</div>  |   | Mailing Address of Joint Debtor (if different from street address):<br><div style="float: right; border: 1px solid black; padding: 2px; font-size: 0.8em;">ZIP CODE</div>   |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| Location of Principal Assets of Business Debtor (if different from street address above):<br><div style="float: right; border: 1px solid black; padding: 2px; font-size: 0.8em;">ZIP CODE</div>  |   |   |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <b>Type of Debtor (Form of Organization)</b><br>(Check one box.)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.)<br>State type of entity: _____  | <b>Nature of Business</b><br>(Check all applicable boxes.)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3) | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b><br><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding<br><input type="checkbox"/> Chapter 13<br><br><b>Nature of Debts (Check one box)</b><br><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <b>Filing Fee (Check one box)</b><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.   |   | <b>Chapter 11 Debtors</b><br><b>Check one box:</b><br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br><b>Check if:</b><br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.  |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |   | <div style="text-align: center; font-size: 0.8em;">THIS SPACE IS FOR COURT USE ONLY</div> <div style="text-align: center; font-size: 0.8em;">         2006 MAR -3 A 10:16<br/>         FILED IN THE<br/>         UNITED STATES<br/>         BANKRUPTCY COURT<br/>         DISTRICT OF UTAH<br/>         BY DEPT. OF CLERK       </div>  |                          |                             |                              |                               |                              |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <b>Estimated Number of Creditors</b> <table style="width:100%; text-align: center; font-size: 0.8em;"> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> |   | 1-49  | 50-99                    | 100-199                     | 200-999                      | 1,000-5,000                   | 5,001-10,000                 | 10,001-25,000                 | 25,001-50,000            | 50,001-100,000                      | Over 100,000             | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |  |
| 1-49   | 50-99   | 100-199   | 200-999                  | 1,000-5,000                 | 5,001-10,000                 | 10,001-25,000                 | 25,001-50,000                | 50,001-100,000                | Over 100,000             |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <input checked="" type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/> |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <b>Estimated Assets</b> <table style="width:100%; text-align: center; font-size: 0.8em;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>           |   | \$0 to \$50,000   | \$50,001 to \$100,000    | \$100,001 to \$500,000      | \$500,001 to \$1 million     | \$1,000,001 to \$10 million   | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |  |
| \$0 to \$50,000  | \$50,001 to \$100,000   | \$100,001 to \$500,000  | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million      |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <input checked="" type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/>     |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <b>Estimated Debts</b> <table style="width:100%; text-align: center; font-size: 0.8em;"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>            |   | \$0 to \$50,000   | \$50,001 to \$100,000    | \$100,001 to \$500,000      | \$500,001 to \$1 million     | \$1,000,001 to \$10 million   | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million  | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |  |
| \$0 to \$50,000  | \$50,001 to \$100,000   | \$100,001 to \$500,000  | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million      |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |
| <input type="checkbox"/>   | <input type="checkbox"/>  | <input checked="" type="checkbox"/>   | <input type="checkbox"/> | <input type="checkbox"/>    | <input type="checkbox"/>     | <input type="checkbox"/>      | <input type="checkbox"/>     |                               |                          |                                     |                          |                                     |                          |                          |                          |                          |                          |                          |                          |                          |                          |  |

|  |  |  |                           |
|--|--|--|---------------------------|
| <b>Voluntary Petition</b><br>(This page must be completed and filed in every case)   |  | Name of Debtor(s):<br><b>Michael, Andrew, Graff</b>  |                           |
| <b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)   |  |  |                           |
| Location<br>Where Filed: <b>none</b>   |  | Case Number:<br><b>N/A</b>   | Date Filed:<br><b>N/A</b> |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)  |  |  |                           |
| Name of Debtor:  |  | Case Number:   | Date Filed:               |
| District:  |  | Relationship:  | Judge:                    |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)<br><br><input type="checkbox"/> Exhibit A is attached and made a part of this petition.   |  | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.<br>I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.<br><br><input checked="" type="checkbox"/> <b>Michael Graff</b> 03/01/06<br>Signature of Attorney for Debtor(s) Date |                           |
| <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No  |  | <b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b><br><br><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.<br><br><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)   |                           |
| <b>Information Regarding the Debtor (Check the Applicable Boxes)</b><br><b>Venue</b> (Check any applicable box)<br><br><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |  |  |                           |
| <b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b><br><i>Check all applicable boxes.</i><br><br><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><br>_____<br>(Name of landlord that obtained judgment)<br><br>_____<br>(Address of landlord)<br><br><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><br><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  |  |  |                           |

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Michael D. Gaff  
Signature of Debtor

X \_\_\_\_\_  
Signature of Joint Debtor

(801) 671-3160  
Telephone Number (If not represented by attorney)

03/01/06  
Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

☐ Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
Date

**Signature of Attorney**

X \_\_\_\_\_  
Signature of Attorney for Debtor(s)

\_\_\_\_\_  
Printed Name of Attorney for Debtor(s)

\_\_\_\_\_  
Firm Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

X \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.*

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer

Address:

X  
Signature of Bankruptcy Petition Preparer or officer,  
principal, responsible person, or partner whose Social  
Security number is provided above.

Social Security number (If the bankruptcy petition  
preparer is not an individual, state the Social Security  
number of the officer, principal, responsible person, or  
partner of the bankruptcy petition preparer.) (Required  
by 11 U.S.C. § 110.)

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Michael Andrew Graff  
Printed Name(s) of Debtor(s)

X Michael Andrew Graff 03/03/06  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

X  
Signature of Joint Debtor (if any) Date

Form 19A  
(10/05)

# United States Bankruptcy Court

FILED IN THE  
UNITED STATES  
BANKRUPTCY COURT

For the District Of Utah

2006 MAR -3 A 10:16

In re Michael Andrew Graff  
Debtor

DISTRICT OF UTAH

Case No. \_\_\_\_\_

Chapter 7

BY \_\_\_\_\_

DEPUTY CLERK

## DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (11 U.S.C. § 110)

I declare under penalty of perjury that:

- (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110;
- (2) I prepared the accompanying document for compensation and have provided the debtor with a copy of that document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and
- (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Michael Andrew Graff

Printed or Typed Name of Bankruptcy Petition Preparer

*If the bankruptcy petition preparer is not an individual, state the name, address, and social security number of the officer, principal, responsible person or partner who signs this document.*

528-37-9480

Social Security No.

3116 W 8565 S

West Jordan, UT 84088

Address

X Michael Graff  
Signature of Bankruptcy Petition Preparer

03/01/06  
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

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FILED IN THE  
UNITED STATES  
BANKRUPTCY COURT

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2006 MAR -3 A 10:16

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